

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Rufus Anthony Steadman

a/k/a Rufus A. Steadman III, Rufus Anthony
Steadman III

S.S. No.: xxx-xx-8318

Mailing Address: 101 Compass Way, Sanford, NC 27330-

Case No. 11-80418

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 10, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/9/11

Lastname-SS#: Steadman-8318

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	SNR Express		Contract

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Freedom Mortgage	House & Lot
Cobblestone HOA	House & Lot
Johnston Co. Taxes	House & Lot

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See 1)
	SNR Express			**
				**
				**
				**
				**
	None			**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	AmeriCredit	1	\$8,708	5.00	\$87	\$183.10	2007 Kia Optima
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo Auto	5	\$9,914	5.00	\$64	\$208.46	2006 Mitsubishi Raider
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)			Amount
Law Offices of John T. Orcutt, P.C.			\$2,800
SECURED TAXES			Secured Amount
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS			Amount
IRS Taxes			\$381
State Taxes			
Personal Property Taxes			
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amount
All Co-Sign Protect Debts (See*)			
GENERAL NON-PRIORITY UNSECURED			Amount**
	DMI=	\$422	\$17,469

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$737** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **4.04** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* - May include up to 2 post-petition payments.

** Co-sign protect on all debts so designated on the filed schedules

** - Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOITO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Protection
13355 Noel Road #2100
Dallas, TX 75240-6612

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

AmeriCredit
Post Office Box 78143
Attn: Managing Agent
Phoenix, AZ 85062-8143

Debt Recovery Solutions, LLC
Post Office Box 1259
Oaks, PA 19456

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Capital One Bank
Post Office Box 30285
Salt Lake City, UT 84130-0285

Federal Housing Authority
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One Bank
Attn: Bankruptcy Department
Post Office Box 85167
Richmond, VA 23285-5167

First Premier Bank
Post Office Box 5524
Sioux Falls, SD 57117-5524

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Charter Communications
107 Weeks Drive B
Roxboro, NC 27573

Freedom Mortgage Corporation
Post Office Box 8068
Attn: Managing Agent
Virginia Beach, VA 23450

Experian
P.O. Box 2002
Allen, TX 75013-2002

Christine Steadman
Deceased

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Cobblestone HOA of Clayton
Attn: Managing Agent
c/o Kohn-Ell Association Mangement
205 West Millbrook Road #210
Butner, NC 27509

Hatch, Little & Bunn, LLP
Post Office Box 527
Raleigh, NC 27602-0527

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Financial Services
3800 Guess Road
Durham, NC 27705

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

JC Penney
Post Office Box 981131
El Paso, TX 79998

Pioneer
4000 South Eastern Suite 300
Las Vegas, NV 89119

Johnston County Tax Collector
Post Office Box 451
Attn: Managing Agent
Smithfield, NC 27577-0451

SNR Express
2627 Dalrymple Street
Sanford, NC 27332

Lowe's
Post Office Box 981064
El Paso, TX 79998-1064

South Eastern Acceptance
1209 Sila Creek Parkway
Suite 45A
Winston Salem, NC 27127

Merrick Bank
10705 South Jordan Gateway
Suite 200
South Jordan, UT 84095

Sprint
Post Office Box 8077
London, KY 40742

Military Star
Disputes Unit
Post Office Box 650410
Dallas, TX 75265-0410

Sprint
Post Office Box 7086
London, KY 40742-7086

NCO Fin/99
Post Office Box 15636
Wilmington, DE 19850

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Wells Fargo Auto Finance
Post Office Box 29704
Attn: Managing Agent
Phoenix, AZ 85038-9704

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504